McCarthy & Holthus, LLP
Cole Patton SBN 24037247
Yoshie Valadez SBN 24091142
Nancy Lee SBN 272035 (CA)
MHTbankruptcy@mccarthyholthus.com
1255 West 15th Street Suite 1060 Plano, TX 75075
Phone: (214) 291-3800

Phone: (214) 291-3800 Fax: (214) 291-3801

ATTORNEYS FOR WELLS FARGO BANK, N.A.

TX-23-24745

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: § CASE NO. 23-10394-smr

Ricky McMinn, Jr. §

DEBTOR § CHAPTER 7

§ § §

RESPONSE TO TRUSTEE'S MOTION TO SELL A HOME COMMONLY KNOWN AS 1139 STEPHANIE LEE LANE, AUSTIN, TRAVIS COUNTY, TEXAS TO KEVIN THOMAS MCVERRY RUANE AND IVONE Z. JIMENEZ TOVAR FREE AND CLEAR OF LIENS

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, Wells Fargo Bank, N.A. ("Wells Fargo"), a secured creditor and party in interest, and hereby responds to the Trustee's Motion To Sell a Home Commonly Known as 1139 Stephanie Lee Lane, Austin, Travis County, Texas To Kevin Thomas McVerry Ruane And Ivone Z. Jimenez Tovar Free And Clear of Liens filed on 12/17/2024 (Doc. No. 158) (hereinafter "Trustee's Motion to Sell") and in support hereof respectfully states as follows:

Wells Fargo does not oppose the Trustee's Motion to Sell the subject real property at 1139 Stephanie Lee Lane, Austin, TX 78753 conditioned upon the subject mortgage loan being paid in full and any short sale offer is subject to Wells Fargo's final approval. An updated payoff should be requested prior to the closing of escrow. Wells Fargo requests that the sale of the subject property be completed within 120 days after entry of the Order on the Trustee's Motion to Sell.

WHEREFORE, PREMISES CONSIDERED, Wells Fargo respectfully request that satisfactory steps are taken to ensure the subject loan is paid in full.

Respectfully Submitted,

McCarthy & Holthus, LLP

/s/ Yoshie Valadez

Cole Patton SBN 24037247 Yoshie Valadez SBN 24091142 Nancy Lee SBN 272035 (CA) MHTbankruptcy@mccarthyholthus.com 1255 West 15th Street Suite 1060

Plano, TX 75075 Phone: (214) 291-3800 Fax: (214) 291-3801

Atty File No.: TX-23-24745

ATTORNEYS FOR WELLS FARGO BANK, N.A.

CERTIFICATE OF SERVICE

I DO HEREBY CERTIFY that a true and correct copy of the foregoing Response was served on all parties listed below by U.S. Mail first class postage prepaid or electronically through the Court's ECF System at the email address registered with the Court on 12/23/2024.

By U.S. Mail:

Ricky McMinn, Jr 1139 Stephanie Lee Lane Austin, TX 78753	BSI Financial Svcs/Park Place Finance 314 S Franklin St 2nd FL PO Box 517 Titusville, PA 16354-0517
BB&T P.O. Box 580048 Gloucester, NC 28528	Internal Revenue Service 12309 N. Mopac MS 5005 AUS Austin, TX 78758-2577
Melanie Strong 12011 Buckner Rd Austin, TX 78726	Entra Default Solutions, LLC 1355 Willow Way Suite 115 Concord, CA 94520-5727
Patrick Quinn P.O. Box 1228 Taylor, TX 76574-6228	Image General Contracting, LLC 12011 Buckner Rd Austin, TX 78726

Shivraj Grewal	John Mosley
2500 Bee Caves Rd Bldg 3 #200	3834 Spicewood Springs Road
Westlake Hills, TX 78746	Suite 202
	Austin, TX 78759
The Kapioltas Law Firm, PLLC	
2150 S. Central Expy	
Ste 200	
McKinney, TX 75070-4000	

Electronically through the Court's ECF System:

COUNSEL FOR DEBTOR(S) Robert DeMarco 12770 Coit Road, Suite 850 Dallas, TX 75251	Truist Bank Attn: Peter B Dickens Lawrence Law Firm 112 East 4th Street Houston, TX 77007
TRUSTEE John Patrick Lowe 2402 East Main Street Uvalde, TX 78801	Attorney General of Texas-Child Support Division Attn: Stratos L. Apostolou Attorney General of Texas P.O. Box 18418 Austin, TX 78760-8418
U.S. TRUSTEE 903 San Jacinto Blvd, Suite 230 Austin, TX 78701	EF MORTGAGE LLC BY SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, LLC AS ATTORNEY IN FACT Attn: Travis Hegar Gray Jack O'Boyle & Associates 12300 Ford Road Suite 212 Dallas, TX 75234
Shane P. Tobin 903 San Jacinto Blvd. Room 230 Austin, TX 78701	EF MORTGAGE LLC BY SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, LLC AS ATTORNEY IN FACT Attn: Jack O'Boyle Jack O'Boyle & Associates PO Box 815369 Dallas, TX 75381
Lawrence Loreto Drozd Attn: Herbert C Shelton, II Hayward PLLC 7600 Burnet Road, Suite 530 Austin, TX 78757	Cisco Bakery Restaurant & Bar, LLC Attn: Cleveland R Burke Vela Wood Staley Young, PC 620 Congress Avenue Suite 320 Austin, TX 78701

Travis County	
Attn: Jason A. Starks	
Travis County	
PO Box 1748	
Austin, TX 78767	

McCarthy & Holthus, LLP

/s/ Yoshie Valadez Yoshie Valadez

Atty file no.: TX-23-24745